

**The FCA's response to the
Complaints Commissioner's Report**

FCA00769

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We have considered the Final Report of the Complaints Commissioner on complaint FCA00769.

The FCA notes the Commissioner's decision to not uphold Element One of the complaint and to uphold Element Two.

The FCA accepts the recommendation to write to the complainant to apologise and agrees that the complainant may bring a new complaint about the length of time it is taking for the firm's remediation to finish, once all regulatory action is complete.

5 January 2020